GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:2280
ANSWERED ON:15.03.2017
Promotion of Cashless Economy
Chandrappa Shri B.N.;Dhurve Smt. Jyoti;Ering Shri Ninong;Gopalakrishnan Shri R.;Kachhadia Shri Naranbhai;Kateel Shri Nalin Kumar;Senthilnathan Shri PR.

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of ELECTRONICS & INFORMATION TECHNOLOGY be pleased to state: -
(a) whether the Government has noticed the increased usage of digital payment options post demonetization;
(b) if so, the details thereof;
(c) whether the Government has made any assessment of the number of new users/ people who have started using digital payment options;
(d) if so, the details thereof and whether the Government is levying any fees for carrying out transactions digitally;
(e) whether steps have been taken by the Government to bring in stringent data protection law to safeguard the digital payment users in the country, if so, the details thereof; and
(f) the steps being taken to promote digital economy/literacy in the country especially among socially and economically disadvantaged sections like SCs, STs, Women and BPL persons?

Answer

(a) Yes, Sir.
(b) Data of the Payment system Indicators since October 2016 (along with month-on-month growth) as released by RBI is placed at Annex-A.

The data of the selected payment systems indicators on a daily basis since November 1, 2016 is placed at Annex-B.

(c) and (d): No, Sir.
(e): For Non-Bank Entities operating Payment Systems in India, RBI vide our circular DPSS.AD.No.1206/02.27.005/2009-2010 dated December 7, 2009 and DPSS.1444/ 06.11.001/ 2010-2011 dated December 27, 2010 (subsequently amended vide circular DPSS.CO.OSD.No.2374/06.11.001/2010-2011dated April 15, 2011) has mandated System Audit to be done on an annual basis by CISA/DISA certified auditor. Further, the scope of the System Audit should include evaluation of the hardware structure, operating systems and critical applications, security and controls in place, including access controls on key applications, disaster recovery plans, training of personnel managing systems and applications, documentation, etc. The audit should also comment on the deviations, if any, in the processes followed from the process flow submitted to the Reserve Bank while seeking authorization. The objective of the IS audit is to ensure that the technology deployed to

operate the payment system/s authorised is/are being operated in a safe, secure, sound and efficient manner and as per the process flow submitted by various authorised entities.

Further, in view of the recent demonetisation and the stress on digital transactions, to address the issue of cyber resilience, RBI vide circular DPSS.CO.OSD.No.1485/06.08.005/2016-17 dated December 9, 2016 (copy is available on https://www.rbi.org.in/scripts/FS_Notification.aspx?Id=10772&fn=9&Mode=0) had instructed all authorised entities / banks issuing PPIs in the country to :

i. carry out a special audit by the empanelled auditors of Indian Computer Emergency Response Team (CERT-In) on a priority basis and take immediate steps thereafter to comply with the findings of the audit report. The audit should cover compliance as per security best practices, specifically the application security lifecycle and patch/vulnerability and change management aspects for the system authorised and adherence to the process flow approved by the Reserve Bank. Banks may also be guided by the circular DBS.CO/CSITE/BC.11/33.01.001/2015-16 on Cyber Security Framework in Banks dated June 02, 2016.
ii. take appropriate measures on mitigating phishing attacks considering that the new customers are likely to be first time users of the digital channels. Safety and security best practices may be disseminated to the customers periodically.
iii. implement additional measures dynamically depending upon the risk perception or threats as they emerge.

The IT Act, 2000 provides for protection of sensitive personal data which includes financial information such as bank account or credit card or debit card or other payment instrument details. Further, government has formulated draft rules for security of prepaid payment instruments (PPIs). Presently these draft rules have been published on Ministry of Electronics and Information Technology (MeitY) website inviting comments from public and all stakeholders.

(f): Government has approved a sub component named 'Digital Finance for Rural India: Creating Awareness and Access through CSCs' under the Digital Saksharta Abhiyan (DISHA) in November 2016 for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary

Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS), eWallet etc. As on 10.03.2017, around 2 Crore beneficiaries and around 9.93 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,735 Blocks throughout the country.

In addition to this, following initiatives have been taken for creating awareness amongst citizens, namely:
A project titled "On-boarding of self-organised small and medium business/ traders on digital payment initiatives" is being implemented through NIELIT covering small and medium size unorganized/self-organized business/traders to train them on digital payment initiatives and to adopt simplified digital payment mechanisms like UPI, USSD, BBPS, AEPS in a convenient manner. As on 10.03.2017, 150 unorganized/self-organized business/traders have been trained.

The Government has recently approved a scheme titled "Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)" to usher in digital literacy in rural India by covering 6 crore rural households by 31.03.2019. Under this programme, besides digital literacy, the citizens would also be provided training on undertaking cashless transactions through mobile phones.
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Data on Payment System Indicators

Month RTGS(Customer + Inter Bank) Paper Clearing Retail Electronic Clearing (ECS+ NEFT+IMPS+NACH) ECS DR ECS CR (includes NECS) NEFT IMPS NACH UPI USSD
Volume
(Million) Value
(Rupees Billion) Volume
(Million) Value
(Rupees Billion) Volume
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(Million) Value
(Rupees Billion)
Oct-2016 9.01 76,473.29 88.03 6,501.66 346.46 10,635.10 0.82 2.04 0.96 16.55 133.21 9,504.50 42.09 343.57 169.39 768.44 0.10 0.49 0.00 0.00
Nov-2016 7.87 78,479.19 93.50 5,845.13 312.76 9,748.58 0.28 1.38 0.76 7.89 123.05 8,807.88 36.17 324.81 152.51 606.62 0.29 1.01 0.01 0.01
Dec-2016 8.84 84,096.47 138.82 7,289.40 418.97 12,610.71 0.25 1.55 0.91 12.84 166.31 11,537.63 52.78 431.92 198.72 626.76 1.92 6.98 0.10 0.10
Jan-2017 9.33 77,486.07 131.17 7,281.23 385.92 12,397.98 0.20 1.43 0.76 10.51 164.19 11,355.08 62.42 491.25 158.74 541.36 2.44 13.02 0.31 0.38

Month Cards Credit Cards Credit cards - Usage at ATMs Credit cards - Usage at POS Debit Cards Debit cards - Usage at ATMs Debit cards - Usage at POS Credit + Debit Cards Usage at POS Prepaid Payment Instruments (PPIs) * Mobile Banking
Volume
(Million) Value
(Rupees Billion) Volume
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Oct-2016 1,032.14 3,069.65 89.49 302.42 0.62 3.00 88.86 299.42 942.65 2,767.23 802.06 2,547.81 140.59 219.41 229.45 518.84 126.90 60.22 78.12 1,139.41
Nov-2016 896.14 1,823.25 98.31 266.99 0.40 1.39 97.91 265.59 797.82 1,556.26 561.36 1,234.52 236.47 321.74 334.38 587.33 169.32 50.74 87.47 1,365.70
Dec-2016 1,162.39 1,742.03 116.46 312.37 0.38 0.88 116.08 311.49 1,045.93 1,429.65 630.47 849.34 415.46 580.31 531.54 891.80 261.09 97.70 110.64 1,498.18
Jan-2017 1,154.21 2,335.10 113.24 328.62 0.44 1.54 112.80 327.08 1,040.97 2,006.48 712.35 1,516.44 328.62 490.04 441.42 817.12 295.45 108.69 106.12 1,382.98

Month over month growth (%)

Month RTGS(Customer + InterBank) Paper Clearing Retail Electronic Clearing (ECS+ NEFT+IMPS+NACH) ECS DR ECS CR (includes NECS) NEFT IMPS NACH UPI USSD
Volume
(Million) Value
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(Million) Value
(Rupees Billion)
Nov-2016 -12.6 2.6 6.2 -10.1 -9.7 -8.3 -65.9 -32.4 -20.4 -52.3 -7.6 -7.3 -14.1 -5.5 -10.0 -21.1 176.8 106.9 136.5 76.4
Dec-2016 12.3 7.2 48.5 24.7 34.0 29.4 -10.7 12.3 19.7 62.7 35.2 31.0 45.9 33.0 30.3 3.3 568.1 591.1 1351.5 1320.3
Jan-2017 5.5 -7.9 -5.5 -0.1 -7.9 -1.7 -20.0 -7.7 -16.5 -18.1 -1.3 -1.6 18.3 13.7 -20.1 -13.6 27.1 86.5 207.4 268.1

Month Cards Credit Cards Credit cards - Usage at ATMs Credit cards - Usage at POS Debit Cards Debit cards - Usage at ATMs Debit cards - Usage at POS Credit + Debit Cards Usage at POS Prepaid Payment Instruments (PPIs) * Mobile Banking
Volume
(Million) Value
(Rupees Billion) Volume
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(Million) Value

(Rupees Billion)
Nov-2016 -13.2 -40.6 9.9 -11.7 -35.7 -53.7 10.2 -11.3 -15.4 -43.8 -30.0 -51.5 68.2 46.6 45.7 13.2 33.4 -15.7 12.0 19.9
Dec-2016 29.7 -4.5 18.5 17.0 -3.8 -36.6 18.6 17.3 31.1 -8.1 12.3 -31.2 75.7 80.4 59.0 51.8 54.2 92.5 26.5 9.7
Jan-2017 -0.7 34.0 -2.8 5.2 14.5 75.0 -2.8 5.0 -0.5 40.3 13.0 78.5 -20.9 -15.6 -17.0 -8.4 13.2 11.2 -4.1 -7.7

Annexure-B
Electronic Payment Systems - Representative Data on daily basis from select operators (Till January 31, 2017)
Volume in million, Value in Rs. Billion
Date RTGS NEFT CTS* IMPS* NACH* UPI* USSD** Debit & Credit Cards at POS & PPI # Mobile Banking Total
volume value volume value volume value volume value volume value volume value volume value volume value volume value
Nov-16
1 0.2 3806.2 6.6 283.8 1.9 143.9 1.5 13.6 4.7 32.3 0.004 0.024 0.0001 0.0001 5.0 10.6 1.6 0.4 21.49 4290.74
2 0.3 3130.0 5.7 326.9 2.7 222.0 1.6 14.5 4.1 15.1 0.004 0.025 0.0001 0.0001 4.3 8.4 1.6 0.4 20.40 3717.33
3 0.3 3050.1 5.3 373.5 2.8 209.6 1.4 13.0 5.2 9.0 0.004 0.021 0.0001 0.0001 4.3 9.1 1.6 0.4 20.93 3664.79
4 0.4 4045.0 5.2 340.7 3.1 221.3 1.5 13.0 3.5 17.2 0.004 0.020 0.0001 0.0001 4.0 8.8 1.6 0.4 19.18 4646.35
5 0.3 821.6 4.5 197.4 3.2 199.0 1.3 11.5 7.8 39.7 0.004 0.020 0.0001 0.0001 4.4 9.3 1.6 0.4 23.01 1278.87
6 h h h h h h 0.8 6.0 h h 0.002 0.012 0.0001 0.0001 4.1 7.7 1.4 0.3 6.36 14.03
7 0.4 3592.7 5.3 353.8 3.3 227.1 1.5 13.1 7.0 36.2 0.004 0.021 0.0001 0.0001 5.3 11.0 1.6 0.4 24.37 4234.37
8 0.4 3653.6 5.5 346.8 3.3 228.3 1.4 12.2 7.5 22.0 0.004 0.019 0.0001 0.0001 4.2 8.3 1.6 0.4 23.83 4271.74
9 0.1 2199.9 3.1 159.1 1.3 77.6 0.6 7.1 4.5 15.7 0.005 0.016 0.0001 0.0001 5.6 10.3 1.7 0.3 16.91 2469.99
10 0.3 3869.9 4.6 380.2 2.8 197.1 1.0 10.0 5.9 47.3 0.005 0.025 0.0001 0.0001 6.2 9.5 1.8 0.4 22.75 4514.35
11 0.3 3466.0 4.2 386.3 2.8 190.9 1.3 11.2 2.6 11.7 0.006 0.021 0.0001 0.0001 6.9 10.6 1.9 0.4 20.08 4077.23
12 0.2 562.0 2.9 176.7 2.4 149.0 1.2 10.5 h h 0.007 0.020 0.0001 0.0002 7.0 11.0 1.9 0.4 15.64 909.60
13 0.1 216.9 1.3 62.2 1.2 65.5 1.0 7.4 h h 0.006 0.014 0.0001 0.0002 7.1 9.8 1.9 0.4 12.54 362.31
14 0.1 260.4 2.6 119.7 1.1 70.2 1.1 9.2 8.9 11.6 0.006 0.027 0.0001 0.0001 9.3 15.0 2.0 0.4 24.99 486.56
15 0.4 4373.8 4.2 438.6 3.5 208.1 1.3 12.0 9.0 37.8 0.007 0.035 0.0001 0.0002 7.5 11.3 2.0 0.4 27.93 5082.17
16 0.3 3347.6 4.5 348.1 4.0 239.6 1.2 11.5 5.9 34.1 0.007 0.016 0.0002 0.0002 7.4 11.8 2.0 0.4 25.38 3993.10
17 0.3 3247.0 4.2 313.6 3.7 221.6 1.2 11.0 8.6 21.3 0.008 0.031 0.0002 0.0002 8.0 13.7 2.1 0.4 28.14 3828.70
18 0.3 3455.7 4.3 315.0 3.7 234.5 1.2 10.7 4.0 10.2 0.008 0.008 0.0001 0.0002 7.5 12.6 2.2 0.5 23.22 4039.06
19 0.3 739.1 3.6 217.8 3.6 203.6 1.1 10.0 5.8 7.4 0.008 0.027 0.0002 0.0002 7.8 13.2 2.2 0.5 24.47 1191.62
20 h h h h h h 0.7 4.8 h h 0.006 0.021 0.0001 0.0002 7.7 11.7 2.0 0.4 10.44 16.89
21 0.3 3426.2 4.5 352.0 4.3 233.1 1.3 11.4 3.8 17.8 0.008 0.034 0.0001 0.0002 9.3 15.5 2.2 0.5 25.72 4056.55
22 0.3 3295.8 4.5 332.4 4.5 244.1 1.2 10.9 3.8 8.9 0.009 0.038 0.0002 0.0003 7.5 12.9 2.2 0.5 24.03 3905.42
23 0.3 3237.4 5.1 303.0 4.2 231.7 1.2 10.6 2.2 9.0 0.014 0.039 0.0002 0.0003 7.7 13.4 2.2 0.5 22.93 3805.61
24 0.3 2947.7 4.2 299.2 4.0 247.5 1.2 10.7 3.2 19.0 0.019 0.046 0.0003 0.0003 7.2 12.5 2.3 0.5 22.52 3537.15
25 0.3 3865.3 4.7 447.0 4.1 240.5 1.2 11.2 8.0 38.8 0.023 0.047 0.0003 0.0004 7.8 13.8 2.3 0.5 28.46 4617.17
26 h h h h h h 1.0 8.7 h h 0.022 0.036 0.0004 0.0004 7.6 13.1 2.3 0.5 11.01 22.32
27 h h h h h h 0.7 4.8 h h 0.014 0.028 0.0006 0.0005 8.6 13.1 2.2 0.5 11.43 18.40
28 0.4 4349.0 6.6 620.2 5.7 333.3 1.3 12.6 16.4 30.9 0.020 0.055 0.0006 0.0004 9.5 15.8 2.1 0.5 42.03 5362.40
29 0.4 4261.0 6.3 575.1 5.0 284.8 1.5 13.7 8.7 34.2 0.023 0.063 0.0009 0.0008 8.4 14.1 2.4 0.5 32.68 5183.49
30 0.4 5259.3 9.4 738.8 5.1 295.3 1.7 18.0 11.2 79.5 0.026 0.097 0.0012 0.0010 8.3 14.4 2.5 0.5 38.63 6405.89
Nov 2016 total 7.9 78479.2 123.0 8807.8 87.1 5419.2 36.2 324.8 152.5 606.6 0.287 0.905 0.0070 0.0073 205.5 352.4 59.0 13.2 72.3 1244.9 671.50 94004.19
Dec-16
1 0.3 3781.0 10.4 564.6 4.6 288.8 1.8 18.2 11.6 55.7 0.029 0.103 0.0010 0.0009 8.6 14.6 2.5 0.6 2.8 49.3 39.93 4723.51
2 0.3 3784.7 7.7 466.6 4.4 265.9 1.7 16.4 9.4 14.5 0.035 0.107 0.0012 0.0013 8.9 15.3 2.6 0.6 2.6 89.1 35.08 4564.08
3 0.3 706.0 6.4 272.9 4.7 231.4 1.7 15.0 6.2 15.3 0.035 0.104 0.0014 0.0014 10.0 17.4 2.7 0.6 2.6 26.3 32.00 1258.55
4 h h h h h h 1.2 9.0 h h 0.027 0.071 0.0011 0.0012 9.9 15.3 2.5 0.6 2.0 11.5 13.61 24.92
5 0.3 3552.4 7.0 459.2 4.9 247.2 1.9 16.4 15.0 64.0 0.035 0.113 0.0009 0.0011 10.5 17.5 2.7 0.6 2.5 43.8 42.43 4357.45
6 0.3 3630.4 6.0 350.1 4.6 222.7 1.7 14.0 18.2 21.1 0.042 0.129 0.0008 0.0009 9.2 16.0 2.6 0.6 2.5 71.9 42.61 4254.90
7 0.3 3300.7 7.2 399.0 5.2 256.8 1.8 15.5 13.5 32.0 0.048 0.154 0.0013 0.0014 9.8 17.2 2.7 0.7 2.6 44.3 40.46 4021.85
8 0.3 3151.8 6.9 417.1 5.1 256.6 1.8 15.4 6.0 29.9 0.053 0.141 0.0018 0.0017 9.0 15.3 2.5 0.6 2.5 40.2 31.71 3886.86
9 0.4 4329.5 7.1 473.6 4.8 277.5 1.8 15.3 6.0 17.3 0.053 0.168 0.0025 0.0022 10.1 17.0 2.7 0.7 2.3 48.5 32.95 5131.10
10 h h h h h h 1.5 11.6 h h 0.045 0.124 0.0014 0.0015 10.0 16.6 2.7 0.7 1.9 12.5 14.26 29.01
11 h h h h h h 1.0 6.5 h h 0.039 0.100 0.0015 0.0014 9.5 13.8 2.7 0.7 1.8 9.2 13.30 21.13
12 0.2 297.2 5.3 230.5 2.4 134.0 1.3 11.2 14.0 46.5 0.053 0.157 0.0022 0.0018 11.4 19.1 2.8 0.7 2.1 17.5 37.40 739.14
13 0.4 3684.4 6.4 488.7 5.6 294.6 1.7 13.9 5.5 13.6 0.067 0.212 0.0024 0.0024 9.9 15.3 2.8 0.7 2.2 47.5 32.48 4511.46
14 0.4 3818.4 6.7 487.7 6.5 320.8 1.9 15.5 4.9 23.1 0.071 0.252 0.0019 0.0022 9.6 15.4 2.9 0.7 2.3 45.0 33.12 4681.98
15 0.4 4419.4 6.0 495.3 6.1 292.2 1.9 15.6 6.0 47.2 0.086 0.274 0.0023 0.0026 9.5 15.5 2.6 0.7 2.4 45.8 32.51 5286.17
16 0.4 3213.2 5.8 415.2 6.0 297.2 1.9 15.0 4.5 13.7 0.081 0.285 0.0034 0.0034 10.2 16.6 3.1 0.8 2.3 79.1 32.02 3971.88
17 0.3 707.0 4.9 250.1 5.3 252.4 1.7 13.2 5.6 8.5 0.080 0.264 0.0036 0.0039 10.2 18.0 3.0 0.8 2.3 24.2 31.06 1250.15
18 h h h h h h 1.1 6.6 h h 0.056 0.128 0.0034 0.0034 9.9 16.2 2.8 0.7 1.7 7.4 13.85 23.58
19 0.4 3113.4 5.8 421.1 6.2 299.6 2.0 14.9 8.4 16.3 0.073 0.294 0.0032 0.0042 10.9 18.4 2.9 0.7 2.3 49.0 36.55 3884.82
20 0.4 3498.0 5.8 407.7 5.6 280.7 1.9 15.0 5.6 17.4 0.073 0.300 0.0030 0.0039 10.1 16.3 2.5 0.6 2.3 62.3 31.96 4236.01
21 0.4 3335.3 5.9 416.0 5.5 269.3 1.9 14.6 2.5 9.2 0.079 0.305 0.0035 0.0042 10.1 18.2 2.9 0.7 2.2 102.6 29.38 4063.71
22 0.4 3471.0 5.9 482.1 5.2 267.3 1.9 14.7 4.6 14.0 0.077 0.307 0.0036 0.0044 9.9 16.7 3.0 0.7 2.1 45.6 30.91 4266.84
23 0.4 3965.7 6.1 519.9 5.1 270.3 1.8 15.0 6.1 16.6 0.074 0.317 0.0033 0.0043 10.2 16.8 3.0 0.7 2.2 53.1 32.91 4805.33

24 h h h h h h 1.6 11.2 h h 0.063 0.227 0.0048 0.0055 10.1 16.9 3.0 0.7 1.8 10.4 14.74 29.09
25 h h h h h h 0.9 5.6 h h 0.054 0.144 0.0051 0.0046 10.4 16.2 2.7 0.6 1.5 7.2 14.16 22.54
26 0.5 3947.7 7.1 546.4 6.9 368.7 2.0 15.6 8.7 18.4 0.077 0.346 0.0048 0.0057 11.2 19.2 3.0 0.7 2.1 52.2 39.47 4917.04
27 0.4 3853.8 5.8 489.0 5.9 321.6 1.8 14.9 4.1 14.6 0.085 0.375 0.0040 0.0049 10.0 17.2 3.0 0.7 2.1 62.59522 31.06 4712.26
28 0.4 3945.0 6.9 525.3 5.4 282.3 1.7 14.9 9.1 19.4 0.085 0.377 0.0036 0.0044 10.6 18.7 2.9 0.7 2.1 48.5 37.09 4806.76
29 0.4 4681.5 6.5 653.1 5.2 297.8 1.8 15.8 8.4 20.8 0.091 0.395 0.0091 0.0072 9.2 16.2 3.0 0.7 2.2 47.9 34.58 5686.29
30 0.4 6364.5 9.3 841.9 4.7 267.7 1.9 18.7 8.9 51.4 0.097 0.420 0.0123 0.0092 11.0 19.9 3.0 0.7 2.5 76.3 39.38 7565.28
31 0.4 1544.8 7.1 464.6 4.2 248.6 1.9 16.7 6.0 26.4 0.100 0.308 0.0079 0.0064 11.2 19.5 3.7 0.8 3.2 35.0 34.52 2321.64
Dec 2016 total 8.8 84096.5 166.3 11537.6 130.0 6811.9 52.8 431.9 198.7 626.8 1.964 7.002 0.1022 0.1037 311.0 522.2 87.8 21.3 70.2 1365.9 957.48 104055.30
Jan-17
1 h h h h h h 1.6 10.2 h h 0.1 0.2 0.0055 0.0046 9.9 15.6 3.2 0.6 2.2 13.9 14.8 26.6
2 0.4 4858.0 11.4 649.2 4.8 294.4 2.7 21.9 7.2 56.8 0.1 0.4 0.0070 0.0066 11.1 18.8 3.2 0.8 3.1 50.2 40.9 5900.3
3 0.4 3526.3 7.7 465.7 4.8 282.2 2.5 20.5 5.2 15.1 0.1 0.4 0.0044 0.0049 9.6 16.8 3.0 0.7 2.9 42.7 33.3 4327.8
4 0.4 3207.2 8.0 444.5 5.1 278.5 2.5 20.1 4.3 19.1 0.2 0.6 0.0109 0.0097 9.2 16.5 3.0 0.7 2.8 43.8 32.6 3987.2
5 0.3 3206.9 7.5 427.3 4.4 237.8 2.4 19.5 10.3 57.3 0.2 0.5 0.0108 0.0105 8.9 15.4 3.0 0.7 2.7 42.3 37.1 3965.6
6 0.4 3866.1 7.7 500.5 5.4 278.3 2.3 18.4 3.0 9.0 0.2 0.6 0.0123 0.0120 9.3 17.7 3.0 0.7 2.4 42.6 31.3 4691.3
7 0.3 822.5 6.9 300.7 4.9 245.7 2.1 17.3 9.4 31.6 0.2 0.5 0.0114 0.0115 9.1 17.3 2.9 0.8 2.6 34.0 35.8 1436.4
8 h h h h h h 1.4 9.3 h h 0.1 0.3 0.0092 0.0096 9.6 16.6 2.6 0.6 1.9 9.6 13.8 26.8
9 0.4 3334.9 8.0 451.4 5.4 271.5 2.6 20.1 8.8 22.3 0.2 0.6 0.0120 0.0140 10.0 18.0 2.9 0.7 2.6 43.4 38.3 4119.7
10 0.4 2965.6 7.7 492.4 5.7 288.9 2.4 18.9 8.3 56.0 0.2 0.7 0.0125 0.0149 8.8 16.4 2.8 0.7 2.4 54.2 36.3 3839.6
11 0.4 3449.0 7.1 442.5 5.4 276.9 2.4 18.4 7.8 14.5 0.2 0.6 0.0122 0.0157 8.4 15.7 2.9 0.7 2.3 78.3 34.6 4218.5
12 0.4 2996.7 6.7 410.9 5.0 254.8 2.3 17.9 9.6 14.0 0.2 0.6 0.0117 0.0152 8.4 15.1 2.8 0.7 2.3 59.2 35.4 3710.7
13 0.4 3349.5 6.9 541.6 5.1 294.2 2.2 17.4 4.2 16.7 0.2 0.6 0.0112 0.0151 9.0 16.6 2.8 0.7 2.2 38.6 30.7 4237.2
14 h h h h h h 1.4 9.7 h h 0.1 0.4 0.0098 0.0121 7.7 13.9 2.7 0.6 1.6 12.7 12.0 24.6
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16 0.4 3191.2 6.9 477.0 5.6 297.0 2.2 16.2 8.4 32.8 0.1 0.6 0.0110 0.0146 9.9 18.3 2.9 0.7 2.0 25.8 36.5 4033.8
17 0.4 3053.9 5.4 393.6 5.3 291.4 2.1 15.7 5.6 17.3 0.1 0.6 0.0108 0.0145 7.9 14.2 2.8 0.7 2.0 60.5 29.6 3787.3
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21 0.3 811.7 4.5 288.5 4.6 257.0 1.7 13.7 8.0 14.8 0.1 0.6 0.0121 0.0152 7.5 12.9 2.7 0.7 1.8 26.2 29.5 1399.8
22 h h h h h h 1.2 6.9 h h 0.1 0.3 0.0104 0.0122 8.1 14.3 2.6 0.6 1.5 7.5 12.0 22.1
23 0.4 3351.7 5.5 432.5 4.7 254.9 2.1 16.5 6.5 15.0 0.1 0.7 0.0121 0.0156 8.6 16.4 2.7 0.7 2.0 49.3 30.8 4088.3
24 0.4 3813.7 5.9 454.1 5.0 297.7 2.1 16.8 3.5 8.6 0.1 0.7 0.0120 0.0152 8.1 17.0 2.8 0.7 2.0 50.5 27.9 4609.3
25 0.5 3828.5 6.2 586.7 4.9 294.7 2.0 17.3 4.6 15.1 0.1 0.7 0.0117 0.0160 8.3 15.8 2.9 0.7 1.8 58.0 29.5 4759.6
26 h h h h h h 1.2 9.0 h h 0.1 0.4 0.0093 0.0112 7.1 12.9 2.6 0.7 1.3 7.5 11.1 22.9
27 0.5 3986.2 7.3 581.6 5.1 321.8 2.1 18.6 7.9 16.6 0.1 0.7 0.0106 0.0140 8.2 15.3 2.8 0.7 2.0 86.8 34.0 4941.5
28 h h h h h h 1.7 13.2 h h 0.1 0.4 0.0076 0.0099 7.3 13.1 2.8 0.7 1.5 10.4 11.9 27.4
29 h h h h h h 1.1 6.9 h h 0.1 0.3 0.0068 0.0086 7.8 13.1 2.6 0.6 1.4 7.2 11.5 20.8
30 0.6 4738.3 8.8 820.1 6.4 379.2 2.3 20.4 10.2 19.4 0.1 0.7 0.0086 0.0124 9.0 16.7 2.8 0.7 1.9 53.9 40.2 5995.6
31 0.5 5759.5 11.3 885.2 5.9 369.1 2.7 26.3 6.8 50.9 0.1 0.7 0.0075 0.0113 7.8 15.3 2.9 0.7 2.6 46.5 37.9 7107.7
Jan 2017 total 9.3 77486.1 164.2 11355.1 118.5 6618.4 62.4 491.2 158.7 541.4 4.2 16.6 0.3143 0.3818 265.5 481.2 87.3 21.0 64.9 1206.7 870.40 97011.40

Notes:
1. Data is provisional.
2. *: Source is NPCI.
3. **:Figures Negligible, Source is NPCI
4. &: Card transactions of four banks. This data is obtained with a lag of 2 days, hence it will be updated on the day following the release.
5. #: PPI issued by 8 non-bank issuers for goods and services transactions only.
6. h: Holiday
7. Mobile Banking figures are taken from 5 banks. The total volume & value of electronic payment systems does not include mobile banking.

RTGS − Real time gross settlement
NEFT − National electronic funds transfer
CTS − Cheque truncation system
IMPS − Immediate payment service
NACH − National automated clearing house
UPI - Unified Payments Interface
USSD - Unstructured Supplementary Service Data
POS − Point of sale
PPI − Prepaid payment instrument